

TEXAS APPRAISER LICENSING  
AND CERTIFICATION BOARD

vs.

NORMA PATRICIA COON  
TX-1325066-R

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DOCKETED COMPLAINT NO.  
06-007

**AGREED FINAL ORDER**

On this the 12<sup>th</sup> day of December, 2008, the Texas Appraiser Licensing and Certification Board, (the Board), considered the matter of the certification of Norma Patricia Coon (Respondent).

In order to conclude this matter, Norma Patricia Coon neither admits nor denies the truth of the Findings of Fact and Conclusions of Law contained herein and further agrees to the disciplinary action set out in this Agreed Final Order. The Board makes the following findings of fact and conclusions of law and enters this Order in accordance with TEX. OCC. CODE § 1103.458:

**FINDINGS OF FACT**

1. Respondent Norma Patricia Coon is a Texas state certified residential real estate appraiser, holds certification number TX-1325066-R, and has been certified by the Board during all times material to the above-noted complaint case.
2. On or about February 5<sup>th</sup>, 2004 Respondent appraised 2705 Rocky Creek Drive, Mansfield, Texas 76063 ("the Mansfield property"). On or about July 21<sup>st</sup>, 2004 Respondent appraised 5215 Lakeside Drive, Port Arthur, Texas 77642 ("the Port Arthur property"). On or about November 11<sup>th</sup>, 2005 Respondent appraised 383 NW County Road 2005, Corsicana, Texas 75110 ("the Corsicana property"), 1146 Weaver Street, Cedar Hill, Texas 75104 ("the Cedar Hill property"), and 508 State Highway 75 North, Fairfield, Texas 75840 ("the Fairfield property").
3. On or about September 20<sup>th</sup>, 2005, Deloris L. Kraft-Longoria, filed a staff-initiated complaint with the Board. The complaint was based upon information submitted by Jane Hall, the Director of the Processing and Underwriting Division of the United States Department of Housing and Urban Development ("HUD"). HUD asserted that Respondent produced real estate appraisal reports for each of the noted properties which did not conform to the Uniform Standards of Professional Appraisal Practice ("USPAP").
4. On or about October 18<sup>th</sup>, 2005 the Board, in accordance with the mandate of the Administrative Procedure Act (the APA), TEX. GOV'T CODE ANN. CHPT. 2001, and TEX. OCC. CODE CHPT. 1103, notified Respondent of the nature of the accusations involved and Respondent was afforded an opportunity to respond to the accusations in the complaint. Respondent's response to the complaint was received.

5. Respondent violated TEX. OCC. CODE § 1103.405 and 22 TEX. ADMIN. CODE §§ 153.20(a)(3) and 155.1(a) by the following acts or omissions which did not conform to USPAP in effect at the time of the appraisal reports for the properties

- a) Respondent failed to comply with the record keeping provisions of USPAP's Ethics Rule;
- b) Respondent rendered careless or negligent appraisal services by failing to acquire and analyze copies of the sales contracts for the properties she was appraising; and,
- c) Respondent omitted material information by not analyzing the sales contracts and failing to report and analyze sales concessions for the properties she was appraising.

### **CONCLUSIONS OF LAW**

1. The Texas Appraiser Licensing and Certification Board has jurisdiction over this matter pursuant to the Texas Appraiser Licensing and Certification Act, TEX. OCC. CODE § 1103 et. seq.
2. Respondent violated the following provisions of USPAP as prohibited by TEX. OCC. CODE § 1103.405 and 22 TEX. ADMIN. CODE §§ 155.1(a) and 153.20(a)(3): Record Keeping Provisions of USPAP's Ethics Rule; USPAP Standards: 1-1(b), 1-1(c) and 1-5(a) & 2-2(b)(ix).
3. Respondent violated 22 TEX. ADMIN. CODE § 153.20(a)(9) by omitting material facts in her appraisal reports for the properties.

Based on the above findings of fact and conclusions of law, the Board **ORDERS** that the Respondent:

- a. Shall pay to the board an administrative penalty of \$500.00;
- b. Shall attend and complete a minimum, 15 classroom-hour course in USPAP;
- c. Shall comply with all provisions of the Act, the Rules of the Board, and USPAP in the future, or be subjected to further disciplinary action.

**ALL CLASSES** required by this Agreed Final Order must be classes approved by the Board and must be completed within **TWELVE MONTHS** of the date of this Order and documentation of attendance and successful completion of the educational requirements of this Order shall be delivered to the Board on or before the end of the twelve-month period indicated. None of the classes or seminars required by this Order may be taken through correspondence courses. Unless otherwise noted above, all classes must be in-class, have an exam, and Respondent must have a passing grade on the exam given in each class. None of these required classes will count toward

Respondent's continuing education requirements for certification.

Payment of the **ADMINISTRATIVE PENALTY** must be by certified funds, and must be tendered within **TWENTY DAYS** of the date of this Agreed Final Order.

Failure to timely comply with any of the terms of this Final Agreed Order shall result in initiation of a contested case proceeding against Respondent and after opportunity for a hearing, possible imposition of disciplinary sanctions against Respondent as provided for by TEX. OCC. CODE § 1103.518.

Respondent, by signing this Agreed Final Order, waives the Respondent's right to a formal hearing and any right to seek judicial review of this Agreed Final Order. Information about this Agreed Final Order is subject to public information requests and notice of this Agreed Final Order will be published in the Board's newsletter and/or on the Board's web site.

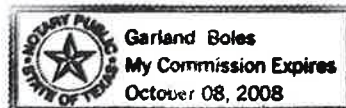
THE DATE OF THIS AGREED FINAL ORDER shall be the date it is executed by the Chairperson of the Texas Appraiser Licensing and Certification Board. The Chairperson has been delegated the authority to sign this Agreed Final Order by the Texas Appraiser Licensing and Certification Board vote.

Signed this 8 day of OCTOBER, 2008.

Norma Patricia Coon  
NORMA PATRICIA COON

SWORN TO AND SUBSCRIBED BEFORE ME, the undersigned, on this the 8 day of OCTOBER, 2008, by NORMA PATRICIA COON, to certify which, witness my hand and official seal.

Garland Boles  
Notary Public Signature



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Notary Public's Printed Name

Signed by the Commissioner this 12th day of December, 2008.

Timothy K. Irvine  
Timothy K. Irvine, Commissioner  
Texas Appraiser Licensing and Certification Board

Approved by the Board and Signed this 12th day of December, 2008.



Clinton P. Sayers, Chairperson  
Texas Appraiser Licensing and Certification Board